IN THE SPECIFICATION

Please replace paragraph [0038] with the following:

[0038]   Having completed step 248, and by extension, step 240, method 200 then advances to step 270 as shown in Figure 2. At step 270, the results of steps 210 and 240 are used to redistribute consolidated pools back to the financial institutions. Server 58 will use the information contained in Tables ~~IV-VII~~ IV-VIII to return pools back to the financial institutions in a manner that preserves the original value of the financial institution's inventory. In particular, server 58 will use Field 8, "Matching Number Entry" of Table VIII, in conjunction with the Field 7, "Total Generic Value" of Table VIII, to provide each financial institution with a reduced number of pools for their inventory, wherein that reduced number of pools has the same original face value as when the MBS inventory was originally submitted at step 210. Table IX represents part of the performance of step 248, and includes the information from Table VIII, and includes Field 9, "Redistribute?". Each entry under Field 9 indicates "Y", for "yes", i.e., that the particular pool associated with that Entry Number will be redistributed, or "N", for "no", i.e., that the particular pool associated with that Entry Number will not be redistributed.

Please replace the table appearing on page 13 before paragraph [0039] with the following:

Table IX
Redistribution of MBS Pools

Field 1 Entry #	Field 2 Old Financial Institution	Field 3 Agency	Field 4 Pool Number	Field 5 Original Face Value (x $1000)	Field 6 Coupon	Field 7 Total Generic Value (x $1000	Field 8 Matching Entry Number	Field 9 Redistribute?	Field 10 New Financial Institution
G1									
3	ABC	GNMA	000101	$300.00	6.00%		7	N	ABC
4	ABC	GNMA	000102	$300.00	6.00%	$600.00	8	Y	XYZ
G2									
2	ABC	FNMA	000002	$200.00	5.00%		6	[[N]] Y	[[ABC]] XYZ
1	ABC	FNMA	000001	$200.00	5.00%	$400.00	5	[[Y]] N	[[XYZ]] ABC
G3									
7	XYZ	GNMA	000101	$300.00	6.00%		3	Y	ABC
8	XYZ	GNMA	000102	$300.00	6.00%	$600.00	4	N	XYZ
G4									
5	XYZ	FNMA	000001	$200.00	5.00%		1	Y	ABC
6	XYZ	FNMA	000002	$200.00	5.00%	$400.00	2	N	XYZ

Please replace paragraph [0048] with the following:

[0048]   More particularly, Table XIII includes an additional field, Field 2A, called "Account Holder". Entries 1 and 2 of Table XIII show pools belonging to the account held by DEF Investment Fund, while Entries 3 and 4 ~~shows~~ show pools belonging to the account held by GHI ~~Investment Fund~~ Teachers Fund. Assuming that a modified version of method 200 is performed on an upload of Table XIII only, Table XIV shows the results of the consolidation of pools performed using a suitably modified version of method 200 on the inventory of Table XIII.